

SOUTHFIRST BANK

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions
	06/12/2009	30433	1
Selected balance and off-balance sheet items	2013	2014	%chg from prev
	\$ millions	\$ millions	
Assets			\$92
Loans			\$63
Construction & development			\$7
Closed-end 1-4 family residential			\$35
Home equity			\$3
Credit card			\$0
Other consumer			\$1
Commercial & Industrial			\$1
Commercial real estate			\$15
Unused commitments			\$16
Securitization outstanding principal			\$0
Mortgage-backed securities (GSE and private issue)			\$4
Asset-backed securities			\$0
Other securities			\$2
Cash & balances due			\$18
Residential mortgage originations			
Closed-end mortgage originated for sale (quarter)			\$0
Open-end HELOC originated for sale (quarter)			\$0
Closed-end mortgage originations sold (quarter)			\$0
Open-end HELOC originations sold (quarter)			\$0
Liabilities			\$83
Deposits			\$80
Total other borrowings			\$2
FHLB advances			\$2
Equity			
Equity capital at quarter end			\$10
Stock sales and transactions with parent holding company (cumulative through calendar year)			\$0 NA
Performance Ratios			
Tier 1 leverage ratio			10.3%
Tier 1 risk based capital ratio			16.4%
Total risk based capital ratio			17.6%
Return on equity ¹			-5.2%
Return on assets ¹			-0.5%
Net interest margin ¹			3.7%
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}			64.6%
Loss provision to net charge-offs (qtr)			0.0%
Net charge-offs to average loans and leases ¹			0.0%
¹ Quarterly, annualized.			
	Noncurrent Loans		Gross Charge-Offs
Asset Quality (% of Total Loan Type)	2013	2014	2013
			2014
Construction & development		4.9%	0.0%
Closed-end 1-4 family residential		3.2%	0.0%
Home equity		7.2%	0.0%
Credit card		0.0%	0.0%
Other consumer		0.3%	0.0%
Commercial & Industrial		0.0%	0.0%
Commercial real estate		1.7%	0.0%
Total loans		3.1%	0.0%